

**UNITED STATES DISTRICT COURT
DISTRICT OF MAINE**

U.S. Bank Trust Company,)	
National Association, as Trustee,)	
as Successor-in-Interest to U.S. Bank)	
National Association, as Trustee, in)	
Trust for the Registered Holders of)	
Citigroup Mortgage Loan Trust,)	
Asset-Backed Pass-Through)	
Certificates, Series 2007-AHL3,)	
)	
Plaintiff,)	
)	
v.)	Docket No. 1:24-cv-00171-NT
)	
Stacey E. Hatch,)	
)	
Defendant.)	

JUDGMENT OF FORECLOSURE AND SALE

Address: 20 Madison Street, North Anson, ME 04958
Mortgage: February 23, 2007
Book 3820, Page 94 of Somerset County Registry of Deeds

This matter came before the Court for a testimonial hearing on the Plaintiff's motion for default judgment on May 9, 2025 (ECF No. 26). In a separate Order, I granted that motion and, pursuant to the Plaintiff's request, dismissed Counts II–IV of the Complaint. Order on Pl.'s Mot. for Default Judgment (ECF No. 29). Judgment on Count I – Foreclosure and Sale is hereby **ENTERED** as follows:

1. If the Defendant or her heirs or assigns pays U.S. Bank Trust Company, National Association, as Trustee, as Successor-in-Interest to U.S. Bank National Association, as Trustee, in Trust for the Registered Holders of Citigroup Mortgage Loan Trust, Asset-Backed Pass-Through Certificates, Series 2007-AHL3 (“**U.S. Bank Trust Company**”) the amount adjudged due and owing (\$186,716.31) within 90 days

of the date of the Judgment, as that time period is calculated in accordance with 14 M.R.S. § 6322, U.S. Bank Trust Company shall forthwith discharge the Mortgage and file a dismissal of this action on the ECF docket. The following is a breakdown of the amount due and owing as of April 2, 2025:

Description	Amount
Principal Balance	\$82,301.22
Interest	\$30,502.98
Escrow Advance Balance	\$52,318.25
Advance Balance	\$16,077.92
Late Charges	\$571.80
Interest on Advances	\$612.32
Foreclosure Fees and Costs	\$4,331.82
Grand Total	\$186,716.31

2. If the Defendant or her heirs or assigns does not pay U.S. Bank Trust Company the amount adjudged due and owing (\$186,716.31) within 90 days of the judgment, as that time period is calculated in accordance with 14 M.R.S. § 6322, her remaining rights to possession of the North Anson property shall terminate, and U.S. Bank Trust Company shall conduct a public sale of the North Anson property in accordance with 14 M.R.S. § 6323, disbursing the proceeds first to itself in the amount of \$186,716.31 after deducting the expenses of the sale, with any surplus to be disbursed to the Defendant or her heirs or assigns in accordance with 14 M.R.S. § 6324. U.S. Bank Trust Company may not seek a deficiency judgment against the Defendant pursuant to the Plaintiff's waiver of deficiency at the hearing.

3. In the event that the Defendant and anyone occupying the premises do not vacate the property upon termination of their right to possession, U.S. Bank Trust Company may seek a writ of assistance and/or writ of possession to be served by the

U.S. Marshals Service pursuant to Federal Rule of Civil Procedure 4.1(a) consistent with this Judgment.

4. Pursuant to 14 M.R.S. § 2401(3)(F), the Clerk, if requested, shall sign a certification after the appeal period has expired, certifying that the applicable period has expired without action or that the final judgment has been entered following appeal.

5. The Plaintiff is responsible for recording the attested copy of this Judgment with the signed Clerk's certification in the proper county's registry of deeds within one year of the entry of the final judgment and for paying the appropriate recording fees. *See* 14 M.R.S. § 2401(3)(G).

6. The amount due and owing is \$186,716.31.

7. U.S. Bank Trust Company has first priority, in the amount of \$186,716.31, pursuant to the subject Note and Mortgage and there are no parties in interest other than the Defendant who has second priority.

8. The prejudgment interest rate is 4.5%, *see* 14 M.R.S. § 1602-B, and the post-judgment interest rate is 10.23%, *see* 14 M.R.S. § 1602-C.

9. The following information is included in this Judgment pursuant to 14 M.R.S. § 2401(3):

	PARTIES	COUNSEL
PLAINTIFF	U.S. Bank Trust Company, National Association, as Trustee, as successor-in- interest to U.S. Bank National Association, as Trustee, in trust for the registered holders of Citigroup Mortgage Loan Trust, Asset-Backed Pass- Through Certificates, Series 2007-AHL3 425 Walnut Street Cincinnati, OH 45202	Reneau J. Longoria, Esq. Haley C. Carter, Esq. William H. Sandstead, Esq. John A. Doonan, Esq. Doonan, Graves & Longoria, LLC 100 Cummings Center Suite 303C Beverly, MA 01915
DEFENDANT	Stacey E. Hatch 15 Fahi Pond Road North Anson, ME 04958	Defaulted

- a. The docket number of this case is No. 1:24-cv-00171-NT.
- b. The Defendant, the only party to these proceedings besides U.S. Bank Trust Company, received notice of the proceedings in accordance with the applicable provisions of the Federal Rules of Civil Procedure.
- c. A description of the real estate involved, 20 Madison Street, North Anson, Maine 04958, is set forth in Exhibit A to the Judgment.
- d. The street address of the real estate involved is 20 Madison Street, North Anson, ME 04958. The Mortgage was executed by the Defendant, Stacey E. Hatch, on February 23, 2007. The book and page number of the Mortgage in the Somerset County Registry of Deeds is Book 3820, Page 94.

- e. This Judgment shall not create any personal liability on the part of the Defendant but shall act solely as an *in rem* judgment against the property, 20 Madison Street, North Anson, Maine 04958.

SO ORDERED.

/s/ Nancy Torresen
United States District Judge

Dated this 15th day of May, 2025.

EXHIBIT A

ALL THAT PARCEL OF LAND IN TOWNSHIP OF ANSON, SOMERSET COUNTY, STATE OF MAINE, AS MORE FULLY DESCRIBED IN DEED BOOK 3508, PAGE 112, ID# MAP 6 LOT 95, BEING KNOWN AND DESIGNATED AS METES AND BOUNDS PROPERTY.

A CERTAIN LOT OR PARCEL OF LAND WITH THE BUILDINGS THEREON SITUATED IN NORTH ANSON VILLAGE OF ANSON, COUNTY OF SOMERSET, STATE OF MAINE BEING THE HOMESTEAD FORMERLY OCCUPIED BY THE LATE ELLERY M. WING, DECEASED, BOUNDED AS FOLLOWS: ON THE NORTH BY LAND NOW OR FORMERLY OF EVERETT R. SAWYER, ON THE EAST BY LAND FORMERLY OF MARY E. PORTER, ON THE SOUTH BY MAIN STREET, ON THE WEST BY LAND FORMERLY OF CARROLL L. CASWELL NOW OR FORMERLY OCCUPIED BY PERLEY PAINE.

BY FEE SIMPLE DEED FROM BETH R. AGREN AND GARY C. AGREN, MARRIED AS SET FORTH IN BOOK 3508 PAGE 112 DATED 06/24/2005, RECORDED 06/24/2005, SOMERSET COUNTY RECORDS, STATE OF MAINE.